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Client Guide

Reach your tax, financial, or business goals faster.
Get the perfect level of help for your needs.

providencefinancial.net

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| Two Options for Help

We offer two options for receiving the help you want.

1. Reporting-Only

2. Year-Round Planning + Reporting

Why two options?

- When you file your tax return or balance your accounting, you're simply creating a "report" of what has already happened in the past.

- This is where most tax & accounting firms stop. They report what happened in the past, but they don't provide a "plan" for exactly what you can do to pay less tax in the future or how you can increase your personal or business cash flow.

- We offer two options for working with us, so you can achieve the specific results you care about most:

    1. Reporting & filing with the IRS and State so you stay out of trouble.

    2. Year-Round Planning to ensure you're paying the least amount of tax possible with a custom strategy for the best results in the future.

| Two Options for Help

We offer two options for receiving the help you want.

1. Reporting-Only

Our **Reporting-Only** option helps you quickly and easily meet your filing requirements with the IRS & State so you can have more time to do the things you enjoy doing.

How it works:

- You invest a simple flat fee each year to “report” to the IRS and State (if applicable) what has already happened.
    - We speak about once a year during tax time to file your return.
    - If you need accounting reporting, we ensure your accounts are reconciled and you have access to quarterly reports.
    - We can only affect your outcomes in limited ways because the year has already passed when we file your return.
    - In this option, you’re billed separately for help with things outside of your tax return or basic accounting.

| Two Options for Help

We offer two options for receiving the help you want.

Our **Year-Round Planning + Reporting** options combine all your traditional filings with our proactive planning process so you can achieve the best possible outcomes in your personal & business financial life.

2. Year-Round Planning + Reporting

How it works:

- You invest a monthly fee, and we allocate dedicated resources to provide strategic planning. Your “reporting” to the IRS and State (if applicable) becomes automated.
    - We meet regularly, year-round, to ensure you’re paying the absolute least amount of tax possible.
    - We create an action plan to increase your personal and/or business cash flow so you can rest easy knowing your cash is optimized.
    - We help you intelligently grow your personal and/or business balance sheet so you’re as prepared for the future as you can be.
    - Your monthly investment includes help for all present and future strategies or threats + the reporting work we do for you normally.

| When “Reporting-Only” is a Good Fit

For clients with basic filing needs & simple finances.

If you can check ***all* boxes** on this list, the Reporting-Only option may be a good fit for you.

1. Reporting-Only

- ☐ You are not self employed. Most of your income is reported on a W2 from your employer.
- ☐ You do not wish to start or join a business soon.
- ☐ You do not own (or are a partner in) multiple real estate holdings.
- ☐ You have less than $100k in retirement and/or investment accounts.
- ☐ All your income is earned inside the US.
- ☐ You don’t want/need expert advice to pay the least tax possible.
- ☐ You don’t want/need a partner to help you reach your goals faster.

| When “Year-Round Planning” is a Good Fit

Proactive planning and the best possible results.

If you can check ***any* boxes** on this list, the
Year-Round Planning option may be a good fit for you.

2. Year-Round Planning + Reporting

- ☐ You are currently self-employed.
- ☐ You want to start or partner in a business soon.
- ☐ You own (or are a partner in) multiple real estate holdings.
- ☐ You have more than $100k in retirement and/or investment accounts.
- ☐ You have multiple streams of income or income earned outside the US.
- ☐ You value expert advice to pay the least tax possible.
- ☐ You want a partner to help to reach your goals faster.

| Choose the best option for you

Compare the two ways of working with us.
See which option best fits your needs.

	Reporting-Only	Year-Round Planning
Pain-Free Annual Onboarding	✓	✓
Secure, Digital Tax Data Management	✓	✓
Missing Information/Deductions review	✓	✓
Federal/State Tax Return Prep & eFiling	✓	✓
Annual Tax Results Review	✓	✓
Historic Payroll & Accounting Assistance (if applicable)	✓	✓
IRS/State Correspondence Assistance		✓
Dedicated Advisor & Priority Support		✓
Year-Round Tax Savings Optimization		✓
Done-for-You Strategic Accounting, Payroll, & Year-Round Optimization		✓
Personal Cash Flow, Net Worth, & Threats optimization		✓
Business Cash Flow, Profitability, & Threats optimization		✓
Top-3 Priorities Action Plan with year-round updates & execution		✓

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| When Should You Get Started?

Once you choose your option for working with us, we can get started based on our availability.

Jan. – April

May – Oct.

Nov. – Dec.

Things to know about getting started

- We only have so many Year-Round Planning spots available, so if you're interested in that level of service, please let us know as soon as possible!
- If you're on a Reporting-Only option and want to upgrade to a Year-round Planning option, you won't have a yearly bill anymore, you'll invest a simple monthly fee to cover our work together.
- There may be setup or cleanup costs necessary to get you healthy enough to qualify for the planning process, but we will discuss those with you before your enrollment.
- If at any time you wish to downgrade to a "reporting only" option, there may be a one-time fee equal to any work already completed for you that year.

| Why Work With Us

The advantages you can expect.

The world is changing – traditional tax & accounting firms aren’t designed to give you the help you want & results you need. We Can.

Our unique options for help give you back hours of time so you can focus on the things you love, while we take care of your financials.

Everyone wants more cash flow, stable wealth, and better business margins. Few people know how to create those results. Everything we do improves the numbers in your financials that matter most.

83% of Americans don’t have anyone to help them with their finances. We make sure you’re not alone. Take back control, neutralize potential threats, and eliminate stress from your tax & business finances.

You can make progress on your goals if you know exactly what to do, and in what order. We define a 3-step action plan so you’re never in the dark for what to execute next for better results.

| Pricing

Our Pricing is simple and designed to align with your needs.

Our pricing consists of two elements:

1. One-Time Fees

One-time fees cover any costs that will occur once = Setup Fees, Cleanup Fees, Annual Reporting.

2. Monthly Investment

Your monthly fees cover the cost of your year-round planning & deliverables to keep you healthy and moving toward your goals.

	Reporting-Only Options	Year-Round Planning & Reporting
Individuals	**Avg. $400-$1,500+ year**	**Avg. $89-$499 month**
Businesses	**Avg. $700-$3,000+ year**	**Avg. $299-$999+ month**

- The numbers above are averages - your exact investment could be more or less, based on the complexity of your needs and the number of services required (taxes, accounting, payroll, IRS help, etc.).
- Your specific pricing will be based on your unique goals and the option for working with us you select (Reporting Only or Year-Round Planning + Reporting).

| Next Steps

Getting started is quick and painless!

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1. Contact us – www.providencefinancial.net

Call or email us and we'll discuss your specific situation and goals for the next 12 months to verify which option is the best fit for you.

2. Pricing & Engagement

We'll create a roadmap for your needs and agree on a price and engagement that perfectly aligns.

3. Enjoy your results!

You'll enroll and we'll take care of all your reporting needs or start the planning process for the best possible results!

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| What to Expect After You Enroll

Here are four reasons why we guarantee you will love working with us

1. Communication
Because we limit how many clients we allow into each option, we prioritize proactive communication. We respond to all phone calls and emails within 24 business hours and if you need additional help, we ensure you're on the right engagement package so you can have as much time as you need.

2. Tangible, Clear Results
We don't waste time on things you don't need or bore you with 40-page reports. If you just want the easiest tax return possible, we have you covered. If you want better results than you're experiencing now, we analyze your key numbers, identify potential threats, and create a custom action plan you can use.

3. Help for Every Stage
Whether you're just getting started, actively growing your business, or are ready to "scaleback", we align our work with the specific stage your life and your financials are in. You never have to feel like your accountant "doesn't get it" ever again. We're on your side and will work on whatever is most important to you.

4. More Value - Less Work
Stop wasting time on things that aren't your specialty. You can be amazing at whatever you're doing, and we take care of everything else. This ensures the highest and best use of your time and shortcuts your results. We're the firm that makes you money and gives you back control of your future.

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Clarify Your Numbers & Pay Less Tax • Save Time & Stress Less • Improve Your Financial Health

Contact us today!

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